

Small Business

Resource Guide



START • GROW • EXPAND • RECOVER

Houston District Office



U.S. Small Business
Administration

Counties served: Angelina, Austin, Brazoria, Brazos, Burleson, Chambers, Colorado, Fort Bend, Galveston, Grimes, Hardin, Harris, Houston, Jasper, Jefferson, Leon, Liberty, Madison, Matagorda, Milam, Montgomery, Newton, Orange, Polk, Robertson, San Jacinto, Trinity, Tyler, Walker, Waller, Washington, and Wharton

Contact Us

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sba.gov/tx/houston
houston@sba.gov
Twitter: @SBA_Houston



Created in 1953, the U.S. Small Business Administration (SBA) continues to help small business owners and entrepreneurs pursue the American dream. SBA is the only cabinet-level federal agency fully dedicated to small business and provides counseling, capital, and contracting expertise as the nation’s only go-to resource and voice for small businesses.

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SBA Resource Partners

SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)

The University of Houston Texas Gulf Coast SBDC Network is responsible for providing small business assistance to 32 counties throughout Southeast Texas. If you're in need of small business assistance, the SBDC advising staff can help you in various stages of the business life cycle: pre-venture or early stage, startup, expansion, growth, and exit.

Angelina College SBDC

3500 South First St
Lufkin, TX 75901
(936) 633-5400
Counties served: Angelina, Houston, Polk, and Tyler

Blinn College SBDC

108 Blinn Blvd.
Brenham, TX 77833
(979) 830-4137
Counties served: Austin, Colorado, and Washington

Brazosport College SBDC

500 College Drive
Lake Jackson, TX 77566
(979) 230-3380
Counties served: South Brazoria

Brazos Valley SBDC

1733 Briarcrest Dr. Ste 103
Bryan, TX 77802
(979) 260-5222
Counties served: Brazos, Burleson, Milam, and Robertson

Fort Bend SBDC

117 Lane Dr., Suite 29
Rosenberg, TX 77471
(281) 499-9787
Counties served: Ft. Bend and Southwest Harris

Fort Bend SBDC at Coastal Plains

1112 7th Street
Bay City, TX 77414
(281) 499-9787
County served: Matagorda and Wharton

Galveston County SBDC

319 East Galveston Street
League City, TX 77573
(409) 933-1414
County served: Galveston

Houston Center SBDC

1455 W Loop S. , Suite 900
Houston, TX 77027
(713) 752-8400
Counties served: Central Harris

Lamar State College Port Arthur SBDC

1401 Procter
Port Arthur, TX 77640
(409) 984-6531
Counties served: Cities of Groves, Port Neches, Nederland, Winnie

Lamar University SBDC

5091 Rolfe Christopher Dr.
Beaumont, TX 77705
(409) 800-2367
Counties served: Hardin, Jasper, Jefferson, Newton and Orange

Lee College SBDC

909 Decker Drive, Suite 105
Baytown, TX 77520
(281) 425-6309
Counties served: Liberty, West and Mid Chambers, and East Harris

Prairie View A&M University SBDC

39725 Owens Rd., Ste 106
Prairie View, TX 77445
(936) 261-9243
Counties served: Grimes and Waller

Sam Houston State University SBDC

1 Financial Plaza, Suite 300
Huntsville, TX 77340
(936) 294-3737
Counties served: San Jacinto, Walker, North Montgomery, Trinity, Madison, Leon, and City of Cleveland

San Jacinto College SBDC

203 Ivy
Deer Park, TX 77536
(281) 485-5214
Counties served: East Harris and North Brazoria

More information, including training schedules and appointments can be found at www.sbdc.uh.edu/sbdc

SCORE Mentors

SCORE, the nation’s largest network of volunteer, expert business mentors, is dedicated to helping small businesses plan, launch, manage and grow. SCORE is a nonprofit organization that is driven to foster vibrant small business communities through mentoring and educational workshops.

Houston SCORE Chapter 37
8701 South Gessner, 12th Floor
Houston, TX 77074
(713) 773-6565
scorehouston@gmail.com
Houston.score.org
Visit the SCORE website for appointments and mentor profiles.

Women's Business Centers

Women's Business Centers (WBCs) are designed to assist women in starting and growing small businesses. WBCs seek to "level the playing field" for women entrepreneurs, who face unique obstacles in the business world.

**Greater Houston Women's Chamber of Commerce
Women's Business Center**
3201 Kirby Dr., Suite 400, Houston, TX 77098
(713) 782-3777
ghwcc.org/entrepreneurs

**Women's Business Enterprise Alliance
Women's Business Center**
9800 Northwest Fwy, #120, Houston, TX 77092
(713) 681-9231
wbea-texas.org/womens-business-center

Veterans Business Outreach Center

The Veterans Business Outreach Center (VBOC) is designed to provide entrepreneurial development services such as business training, counseling, and resource partner referrals to transitioning service members, veterans, National Guard & Reserve members, and military spouses interested in starting or growing a small business.

University of Texas Rio Grande Valley VBOC
1407 E Freddy Gonzalez Dr, Ste 1200, Edinburg, TX 78539
(956) 665-8931
www.utrgv.edu/vboc

SBA Lending

Start or expand your business with loans guaranteed by the Small Business Administration. SBA reduces risk for lenders and makes it easier for small businesses to access capital. SBA lending programs include 7(a), 504, and microloans.

List includes active lenders in the Houston District and is not a comprehensive list of SBA-approved lenders. "Active" is defined as having completed two or more SBA 7(a) or 504 loans in the last fiscal year.

Allegiance Bank allegiancebank.com (281) 894-3224	Capital One capitalone.com (713) 212-5190	Frost Bank frostbank.com (210) 220-4893
Amegy Bank amegybank.com (713) 232-1543	Celtic Bank Corporation celticbank.com (877) 278-4431	Golden Bank goldenbank-na.com (713) 596-6916
Amerant Bank amerantbank.com (713) 331-4292	Central Bank cbhou.com (713) 703-5329	Hancock Whitney Bank hancockwhitney.com (713) 951-7187
Ameris Bank amerisbank.com (281) 384-2595	Comerica Bank comerica.com (713) 507-7876	Hanmi Bank hanmi.com (281) 217-2191
BancorpSouth Bank bancorpsouth.com (346) 226-3262	Commercial Bank of Texas cbtx.com (936) 633-5806	Independent Bank independent-bank.com (713) 335-8739
Bank of America bankofamerica.com (713) 247-6078	Community Bank of Texas communitybankoftx.com (713) 308-5760	JPMorgan Chase Bank chase.com (713) 262-0331
Bank of Houston bohbank.com (713) 497-1506	East West Bank eastwestbank.com (713) 414-3578	LiftFund, Inc. houston.liftfund.com (281) 612-1816
Bank of Texas bankoftex.com (713) 578-3643	Enterprise Bank & Trust enterprisebank.com (281) 660-0777	Lone Star Bank lsbtexas.com (713) 358-9422
Bank OZK ozk.com/business (281) 999-9106	First Service Credit Union fscu.com (713) 676-8950	Metro City Bank metrocitybank.bank (832) 844-3880
Cadence Bank cadencebank.com (713) 871-4171	First State Bank fssoftx.com (979) 265-2511	Midwest Regional Bank mutualofomahabank.com (832) 482-7580

Lenders (continued)

Pioneer Bank
pioneer.bank
(281) 566-8000

Plains Capital Bank
plainscapital.com
(713) 749-8125

Plains State Bank
psbplains.com
(713) 559-6807

PNC
pnc.com
(713) 966-2379

PrimeWay Federal Credit Union
primewayfcu.com
(713) 799-6319

Prosperity Bank
prosperitybankusa.com
(936) 825-7030

Readycap Lending
readycapital.com
(713) 589-2127

Regions Bank
regions.com/small-business
(469) 608-2674

Security State Bank & Trust
ssbtexas.com
(512) 263-1600

Southwestern National Bank
swnbk.com
(713) 995-3230

Spirit of Texas Bank
sotb.com
(281) 252-8060

Sunflower Bank
sunflowerbank.com
(832) 544-6616

Texan Bank
texanbank.com
(281) 733-9615

Texas Advantage Community Bank
texasadvantagecommunitybank.com
(281) 997-7715

Texas Capital Bank
texascapitalbank.com
(512) 305-4074

Texas Citizens Bank
texascitizenbank.com
(713) 948-5794

Texas Dow Employee Credit Union
tdecu.org
(800) 839-1154

Texas Gulf Bank
texasgulfbank.com
(713) 248-5890

The MINT National Bank
themint.bank
(281) 359-6468

Third Coast Bank
tcbssb.com
(713) 960-1300

TruFund
trufund.org
(504) 293.5526

Truist Bank
truist.com
(770) 633-5855

Trustmark National Bank
trustmark.com
(281) 315-1129

United Community Bank
ucbi.com
(413) 336-4441

United Midwest Savings Bank
umwsb.com
(850) 249-6886

Unity National Bank of Houston
unitybanktexas.com
(281) 835-2402

Velocity Bank
velocitycu.com
(281) 900-3212

Veritex Community Bank
veritexbank.com
(713) 275-8546

Wallis Bank
wallisbank.com
(713) 935-3723

Wells Fargo Bank
wellsfargo.com
(832)763-1873

Certified Development Corporations

504 loans are available through Certified Development Companies (CDCs), SBA's community-based partners who regulate nonprofits and promote economic development within their communities. CDCs are certified and regulated by the SBA.

Capital CDC
capitalcdc.com

Community CDC
communitybusinessfinance.com

Greater Texas CDC
getcdc.org

Houston-Galveston Area Local Development Corporation
hgaldc.com

Lift Fund
houston.liftfund.com

Lone Star State Capital Corporation
hbdi.org

North Texas CDC
northtexascdc.com

Southeast Texas Economic Development Foundation CDC
setedf.org

To learn more about SBA financing programs, visit sba.gov/funding-programs.

Participating Microlenders

The microloan program provides loans up to \$50,000 to help small businesses and certain not-for-profit childcare centers start up and expand. The average microloan is about \$13,000.

The Alliance
thealliancetx.org
(713) 776-4700

LiftFund
houston.liftfund.com
(281) 612-1816

PeopleFund
peoplefund.org
(346) 200-5871

Small Business Investment Companies (SBIC)

The SBIC is one of the largest fund-of-funds in the United States and can invest up to \$4 billion annually. The SBIC program issues debt to venture capitalists, private equity funds and other vehicles that invest in America’s small, but scaling, businesses.

Genesis Park Acquisition Corporation
genesis-park.com
(713) 299-5517

Main Street Capital Corporation
mainstcapital.com
(713) 350-6039

Stellus Capital Corporation
stelluscapital.com
(713) 292-5414

To learn more about the SBIC program, visit sba.gov/document/support--sbic-program-overview.

Surety Bond Guarantee Program

The SBA guarantees bid, performance, and payment surety bonds issued by certain surety companies. With SBA’s guarantee, small businesses can qualify for more bonding, which leads to larger projects and business growth. The guarantee also enables surety bonds for small businesses that might not otherwise qualify for bonding. Visit sba.gov/osg for more information.

SBIR/STTR Programs

The Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs are highly competitive programs that encourage domestic small businesses to engage in Federal Research/Research and Development (R/R&D) with the potential for commercialization. Visit sbir.gov for more information.

SBA Lender Match Tool

Lender Match connects small business owners and entrepreneurs with SBA lenders. The free online tool matches you with potential lenders by your industry type, age of business, location and financial need. Visit sba.gov/lendermatch to get started!



Contracting

The annual goal of the federal government is to award 23% or more of federal contracts to small businesses. This includes targeted sub-goals:

- 5% set aside for Women-Owned Small Businesses (2,500 WOSBs in the Houston District)
- 5% set-aside for Small-Disadvantaged firms (4,500 SDBs in the Houston District), a designation which includes SBA’s 8(a) Business Development program participants
- 3% set-aside for Service-Disabled Veteran-Owned Small Businesses (600 SDVOSBs in the Houston District)
- 3% set-aside for HUBZone firms (110 HUBZone firms in the Houston District)

Contracting Assistance Programs

Certifications

- Women-Owned Small Business (WOSB)
 - Economically Disadvantaged Women-Owned Small Business (EDWOSB)
- Historically Underutilized Business Zone(HUBZone)
- Service-Disabled Veteran-Owned Small Business (SDVOSB) – for VA and FAA SDVOSB set-asides

Socially-and-Economically Disadvantaged-Owned Business Development

- 8(a) Business Development Program (8aBD)

Contracting Resources

Procurement Technical Assistance Centers

University of Houston PTAC

(713) 752-8477
sbdcptac@uh.edu
uhptac.sbdcnetwork.net



To learn more about SBA contracting programs,
visit sba.gov/federal-contracting.

Disaster Assistance

SBA provides low-interest disaster loans to help businesses and homeowners recover from declared disasters.



Physical damage
loans



Mitigation
assistance



Economic Injury
Disaster Loans



Military reservist
loan

To learn more about SBA disaster assistance programs,
visit sba.gov/funding-programs/disaster-assistance.

Stay connected!

Visit sba.gov/tx/houston to view weekly webinar schedules, lender lists, and to sign-up for email updates!

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